Fill in this information to identify your case:

Debtor 1: **John Dave Fornero** (First Name / Middle Name / Last Name)

Debtor 2 (Spouse if, filing): (First Name / Middle Name / Last Name)

United States Bankruptcy Court for the: MIDDLE DISTRICT OF FLORIDA

Case number (if known): **8:16-bk-03446**

☐ Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1: Summarize Your Assets

		Your assets Value of what you own
1.	**Schedule A/B: Property** (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	$ 0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	$ 6,382.00
	1c. Copy line 63, Total of all property on Schedule A/B	$ 6,382.00

Part 2: Summarize Your Liabilities

		Your liabilities Amount you owe
2.	*Schedule D: Creditors Who Have Claims Secured by Property* (Official Form 106D) 2a. Copy the total you listed in Column A, *Amount of claim,* at the bottom of the last page of Part 1 of *Schedule D*	$ 86,366.00
3.	*Schedule E/F: Creditors Who Have Unsecured Claims* (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of *Schedule E/F*	$ 0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of *Schedule E/F*	$ 878,970.15
	Your total liabilities	$ 965,336.15

Part 3: Summarize Your Income and Expenses

4.	*Schedule I: Your Income* (Official Form 106I) Copy your combined monthly income from line 12 of *Schedule I*	$ 4,502.72
5.	*Schedule J: Your Expenses* (Official Form 106J) Copy your monthly expenses from line 22c of *Schedule J*	$ 5,402.00

Part 4: Answer These Questions for Administrative and Statistical Records

6. **Are you filing for bankruptcy under Chapters 7, 11, or 13?**
   - ☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
   - ■ Yes
7. **What kind of debt do you have?**
   - ☐ **Your debts are primarily consumer debts.** *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
   - ■ **Your debts are not primarily consumer debts**. You have nothing to report on this part of the form. *Check this box* and submit this form to the court with your other schedules.

Debtor 1 **John Dave Fornero** Case number *(if known)* **8:16-bk-03446**

8. **From the *Statement of Your Current Monthly Income*:** Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14. $

9. **Copy the following special categories of claims from Part 4, line 6 of *Schedule E/F*:**

From Part 4 on *Schedule E/F*, copy the following:	**Total claim**
9a. Domestic support obligations (Copy line 6a.)	$ **0.00**
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	$ **0.00**
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	$ **0.00**
9d. Student loans. (Copy line 6f.)	$ **0.00**
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	$ **6,570.00**
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	**+**$ **0.00**
9g. **Total.** Add lines 9a through 9f.	$ **6,570.00**

Fill in this information to identify your case and this filing:

Debtor 1	John Dave Fornero		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	MIDDLE DISTRICT OF FLORIDA		
Case number	8:16-bk-03446		

☐ Check if this is an amended filing

Official Form 106A/B

Schedule A/B: Property

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. **Do you own or have any legal or equitable interest in any residence, building, land, or similar property?**

■ No. Go to Part 2.

☐ Yes. Where is the property?

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases.*

3. **Cars, vans, trucks, tractors, sport utility vehicles, motorcycles**

☐ No

■ Yes

3.1 Make: **Chevrolet**
Model: **Corvette**
Year: **2008**
Approximate mileage: **48,000 approx**
Other information:
VIN #1G1YY36W985113462; No engine

Who has an interest in the property? Check one

■ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ **Check if this is community property** (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?	**Current value of the portion you own?**
$3,000.00	**$3,000.00**

3.2 Make: **Kawasaki**
Model: **Zx 1400CC**
Year: **2011**
Approximate mileage: **Unknown**
Other information:
VIN #JKBZXNC14BA026494; blown engine

Who has an interest in the property? Check one

■ Debtor 1 only

☐ Debtor 2 only

☐ Debtor 1 and Debtor 2 only

☐ At least one of the debtors and another

☐ **Check if this is community property** (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?	**Current value of the portion you own?**
$1,500.00	**$1,500.00**

Debtor 1 **John Dave Fornero** Case number *(if known)* **8:16-bk-03446**

3.3 Make: **Kymco**
Model: **KSF90-AF**
Year: **2009**
Approximate mileage:
Other information:
VIN #RGSWE07A99B101913; 4 wheeler

Who has an interest in the property? Check one
■ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ **Check if this is community property** (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*.

Current value of the entire property?	Current value of the portion you own?
$300.00	**$300.00**

4. **Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories**
Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

■ No
☐ Yes

5 **Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here...=>** **$4,800.00**

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items? — **Current value of the portion you own?** Do not deduct secured claims or exemptions.

6. **Household goods and furnishings**
Examples: Major appliances, furniture, linens, china, kitchenware
☐ No
■ Yes. Describe.....

Kitchen table, sofa, love seat, king bed set, 50 inch tv, childs bedroom set — **$530.00**

7. **Electronics**
Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games
☐ No
■ Yes. Describe.....

Apple Iphone, Apple laptop, hp laptop — **$300.00**

8. **Collectibles of value**
Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles
■ No
☐ Yes. Describe.....

9. **Equipment for sports and hobbies**
Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments
☐ No
■ Yes. Describe.....

Diablo golf clubs, 5 motorcycle helmets — **$175.00**

10. **Firearms**
Examples: Pistols, rifles, shotguns, ammunition, and related equipment
☐ No
■ Yes. Describe.....

.350 Magnum handgun	**$100.00**

11. **Clothes**
Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories
☐ No
■ Yes. Describe.....

2 motorcycle jackets, 3 winter jackets, 23 pair shorts, 21 pair jeans, 40 shirts, 12 pair shoes	**$325.00**

12. **Jewelry**
Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver
☐ No
■ Yes. Describe.....

4 watches, 2 stainless steel necklaces, cross charm	**$130.00**

13. **Non-farm animals**
Examples: Dogs, cats, birds, horses
■ No
☐ Yes. Describe.....

14. **Any other personal and household items you did not already list, including any health aids you did not list**
■ No
☐ Yes. Give specific information.....

15. **Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here ....** **$1,560.00**

Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following?	**Current value of the portion you own?** Do not deduct secured claims or exemptions.

16. **Cash**
Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition
■ No
☐ Yes...

17. **Deposits of money**
Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.
☐ No
■ Yes.......................

	Institution name:	
17.1.	**Wells Fargo personal checking account #8102 maintained in the name of Debtor and Shanda M Fornero**	**$21.00**

18. **Bonds, mutual funds, or publicly traded stocks**
Examples: Bond funds, investment accounts with brokerage firms, money market accounts
■ No
☐ Yes................. Institution or issuer name:

19. **Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture**
☐ No
■ Yes. Give specific information about them..................

Name of entity:	% of ownership:	
JSG Rents LLC which owns 50% of EZ Auto Rent - 2 Buy, LLC, d/b/a BNR Cycles (debts exceed assets by approximately $125,000.00)	**99%** %	**$0.00**

20. **Government and corporate bonds and other negotiable and non-negotiable instruments**
Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.
Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.

■ No
☐ Yes. Give specific information about them
Issuer name:

21. **Retirement or pension accounts**
Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

■ No
☐ Yes. List each account separately.
Type of account: Institution name:

22. **Security deposits and prepayments**
Your share of all unused deposits you have made so that you may continue service or use from a company
Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

■ No
☐ Yes. .... Institution name or individual:

23. **Annuities** (A contract for a periodic payment of money to you, either for life or for a number of years)

■ No
☐ Yes............ Issuer name and description.

24. **Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**
26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

■ No
☐ Yes............ Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c):

25. **Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit**

■ No
☐ Yes. Give specific information about them...

26. **Patents, copyrights, trademarks, trade secrets, and other intellectual property**
Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

■ No
☐ Yes. Give specific information about them...

27. **Licenses, franchises, and other general intangibles**
Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

☐ No
■ Yes. Give specific information about them...

Florida real estate license, Florida dealers license	**$1.00**

Money or property owed to you?	**Current value of the portion you own?** Do not deduct secured claims or exemptions.

28. **Tax refunds owed to you**

■ No
☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years.......

29. **Family support**
Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

■ No

Debtor 1 **John Dave Fornero** Case number *(if known)* **8:16-bk-03446**

☐ Yes. Give specific information......

30. **Other amounts someone owes you**
Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

■ No
☐ Yes. Give specific information..

31. **Interests in insurance policies**
Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

■ No
☐ Yes. Name the insurance company of each policy and list its value.

Company name:	Beneficiary:	Surrender or refund value:

32. **Any interest in property that is due you from someone who has died**
If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

■ No
☐ Yes. Give specific information..

33. **Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment**
Examples: Accidents, employment disputes, insurance claims, or rights to sue

■ No
☐ Yes. Describe each claim.........

34. **Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims**

■ No
☐ Yes. Describe each claim.........

35. **Any financial assets you did not already list**

■ No
☐ Yes. Give specific information..

36. **Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here...** **$22.00**

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

37. **Do you own or have any legal or equitable interest in any business-related property?**

■ No. Go to Part 6.
☐ Yes. Go to line 38.

Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.
If you own or have an interest in farmland, list it in Part 1.

46. **Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?**

■ No. Go to Part 7.
☐ Yes. Go to line 47.

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above

53. **Do you have other property of any kind you did not already list?**
Examples: Season tickets, country club membership

■ No
☐ Yes. Give specific information.........

54. **Add the dollar value of all of your entries from Part 7. Write that number here ....** **$0.00**

Debtor 1 **John Dave Fornero** Case number *(if known)* **8:16-bk-03446**

Part 8: List the Totals of Each Part of this Form

55.	**Part 1: Total real estate, line 2**			**$0.00**
56.	**Part 2: Total vehicles, line 5**	**$4,800.00**		
57.	**Part 3: Total personal and household items, line 15**	**$1,560.00**		
58.	**Part 4: Total financial assets, line 36**	**$22.00**		
59.	**Part 5: Total business-related property, line 45**	**$0.00**		
60.	**Part 6: Total farm- and fishing-related property, line 52**	**$0.00**		
61.	**Part 7: Total other property not listed, line 54**	+ **$0.00**		
62.	**Total personal property.** Add lines 56 through 61...	**$6,382.00**	Copy personal property total	**$6,382.00**
63.	**Total of all property on Schedule A/B**. Add line 55 + line 62			**$6,382.00**

Fill in this information to identify your case:

Debtor 1	John Dave Fornero		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	MIDDLE DISTRICT OF FLORIDA		
Case number (if known)	8:16-bk-03446		

☐ Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. **Which set of exemptions are you claiming?** *Check one only, even if your spouse is filing with you.*

■ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)

☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. **For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.**

Brief description of the property and line on *Schedule A/B* that lists this property	Current value of the portion you own Copy the value from *Schedule A/B*	Amount of the exemption you claim *Check only one box for each exemption.*	Specific laws that allow exemption
2008 Chevrolet Corvette 48,000 approx miles VIN #1G1YY36W985113462; No engine Line from *Schedule A/B*: **3.1**	**$3,000.00**	■ **$1,000.00** ☐ 100% of fair market value, up to any applicable statutory limit	**Fla. Stat. Ann. § 222.25(1)**
2008 Chevrolet Corvette 48,000 approx miles VIN #1G1YY36W985113462; No engine Line from *Schedule A/B*: **3.1**	**$3,000.00**	■ **$2,000.00** ☐ 100% of fair market value, up to any applicable statutory limit	**Fla. Stat. Ann. § 222.25(4)**
2011 Kawasaki Zx 1400CC Unknown miles VIN #JKBZXNC14BA026494; blown engine Line from *Schedule A/B*: **3.2**	**$1,500.00**	■ **$0.00** ☐ 100% of fair market value, up to any applicable statutory limit	**Fla. Const. art. X, § 4(a)(2) No equity**
2009 Kymco KSF90-AF VIN #RGSWE07A99B101913; 4 wheeler Line from *Schedule A/B*: **3.3**	**$300.00**	■ **$300.00** ☐ 100% of fair market value, up to any applicable statutory limit	**Fla. Stat. Ann. § 222.25(4)**

Debtor 1 **John Dave Fornero** Case number (if known) **8:16-bk-03446**

Brief description of the property and line on *Schedule A/B* that lists this property	Current value of the portion you own Copy the value from *Schedule A/B*	Amount of the exemption you claim *Check only one box for each exemption.*	Specific laws that allow exemption
Kitchen table, sofa, love seat, king bed set, 50 inch tv, childs bedroom set Line from *Schedule A/B*: **6.1**	**$530.00**	■ **$530.00** ☐ 100% of fair market value, up to any applicable statutory limit	**Fla. Stat. Ann. § 222.25(4)**
Apple Iphone, Apple laptop, hp laptop Line from *Schedule A/B*: **7.1**	**$300.00**	■ **$270.00** ☐ 100% of fair market value, up to any applicable statutory limit	**Fla. Const. art. X, § 4(a)(2)**
Apple Iphone, Apple laptop, hp laptop Line from *Schedule A/B*: **7.1**	**$300.00**	■ **$30.00** ☐ 100% of fair market value, up to any applicable statutory limit	**Fla. Stat. Ann. § 222.25(4)**
Diablo golf clubs, 5 motorcycle helmets Line from *Schedule A/B*: **9.1**	**$175.00**	■ **$175.00** ☐ 100% of fair market value, up to any applicable statutory limit	**Fla. Const. art. X, § 4(a)(2)**
.350 Magnum handgun Line from *Schedule A/B*: **10.1**	**$100.00**	■ **$100.00** ☐ 100% of fair market value, up to any applicable statutory limit	**Fla. Const. art. X, § 4(a)(2)**
2 motorcycle jackets, 3 winter jackets, 23 pair shorts, 21 pair jeans, 40 shirts, 12 pair shoes Line from *Schedule A/B*: **11.1**	**$325.00**	■ **$325.00** ☐ 100% of fair market value, up to any applicable statutory limit	**Fla. Const. art. X, § 4(a)(2)**
4 watches, 2 stainless steel necklaces, cross charm Line from *Schedule A/B*: **12.1**	**$130.00**	■ **$130.00** ☐ 100% of fair market value, up to any applicable statutory limit	**Fla. Const. art. X, § 4(a)(2)**
Wells Fargo personal checking account #8102 maintained in the name of Debtor and Shanda M Fornero Line from *Schedule A/B*: **17.1**	**$21.00**	■ **$21.00** ☐ 100% of fair market value, up to any applicable statutory limit	**11 U.S.C. § 522(b)(3)(B)**
JSG Rents LLC which owns 50% of EZ Auto Rent - 2 Buy, LLC, d/b/a BNR Cycles (debts exceed assets by approximately $125,000.00) **99%** Line from *Schedule A/B*: **19.1**	**$0.00**	■ **$0.00** ☐ 100% of fair market value, up to any applicable statutory limit	**Fla. Stat. Ann. § 222.25(4) No equity**
Florida real estate license, Florida dealers license Line from *Schedule A/B*: **27.1**	**$1.00**	■ **$1.00** ☐ 100% of fair market value, up to any applicable statutory limit	**Fla. Stat. Ann. § 222.25(4)**

3. **Are you claiming a homestead exemption of more than $160,375?**
(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

■ No

☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

  ☐ No

  ☐ Yes

Fill in this information to identify your case:

Debtor 1: **John Dave Fornero**
First Name / Middle Name / Last Name

Debtor 2 (Spouse if, filing):
First Name / Middle Name / Last Name

United States Bankruptcy Court for the: MIDDLE DISTRICT OF FLORIDA

Case number (if known): **8:16-bk-03446**

☐ Check if this is an amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. Do any creditors have claims secured by your property?

☐ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.

■ Yes. Fill in all of the information below.

Part 1: List All Secured Claims

2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

	Column A **Amount of claim** Do not deduct the value of collateral.	*Column B* **Value of collateral that supports this claim**	*Column C* **Unsecured portion** If any
2.1 **Joyce Fornero**	**$86,366.00**	**$1,500.00**	**$84,866.00**

Creditor's Name: **Joyce Fornero**

2505 Karen Drive
Plant City, FL 33563
Number, Street, City, State & Zip Code

Describe the property that secures the claim:
2011 Kawasaki Zx 1400CC Unknown miles
VIN #JKBZXNC14BA026494; blown engine

As of the date you file, the claim is: Check all that apply.
☐ Contingent
☐ Unliquidated
☐ Disputed

Who owes the debt? Check one.
■ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ **Check if this claim relates to a community debt**

Nature of lien. Check all that apply.
■ An agreement you made (such as mortgage or secured car loan)
☐ Statutory lien (such as tax lien, mechanic's lien)
☐ Judgment lien from a lawsuit
☐ Other (including a right to offset) ______

Date debt was incurred ______ **Last 4 digits of account number** ______

Add the dollar value of your entries in Column A on this page. Write that number here:	**$86,366.00**
If this is the last page of your form, add the dollar value totals from all pages. Write that number here:	**$86,366.00**

Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

Fill in this information to identify your case:

Debtor 1 **John Dave Fornero**
First Name Middle Name Last Name

Debtor 2
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: MIDDLE DISTRICT OF FLORIDA

Case number **8:16-bk-03446**
(if known)

☐ Check if this is an amended filing

Official Form 106E/F

Schedule E/F: Creditors Who Have Unsecured Claims 12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. If you have no information to report in a Part, do not file that Part. On the top of any additional pages, write your name and case number (if known).

Part 1: List All of Your PRIORITY Unsecured Claims

1. **Do any creditors have priority unsecured claims against you?**

■ No. Go to Part 2.

☐ Yes.

Part 2: List All of Your NONPRIORITY Unsecured Claims

3. **Do any creditors have nonpriority unsecured claims against you?**

☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules.

■ Yes.

4. **List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim.** If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2.

Total claim

4.1 **ARS National Services** — **Last 4 digits of account number** 922 — **$3,063.55**

Nonpriority Creditor's Name
P O Box 469046
Escondido, CA 92046
Number Street City State ZIp Code

When was the debt incurred?

Who incurred the debt? Check one.

■ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

■ No
☐ Yes

As of the date you file, the claim is: Check all that apply

☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:

☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
■ Other. Specify **Incurred in business**

Debtor 1 **John Dave Fornero** Case number (if know) **8:16-bk-03446**

4.2 **Bank of America**
Nonpriority Creditor's Name
P O Box 851001
Dallas, TX 75285
Number Street City State ZIp Code

Last 4 digits of account number **4393** **$2,719.44**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

Who incurred the debt? Check one.

- ■ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ■ No
- ☐ Yes

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **Incurred in personal name for business use**

4.3 **Bank of America**
Nonpriority Creditor's Name
P O Box 851001
Dallas, TX 75285
Number Street City State ZIp Code

Last 4 digits of account number **522** **$6,185.61**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

Who incurred the debt? Check one.

- ■ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ■ No
- ☐ Yes

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **Incurred in personal name for business use**

4.4 **Bankcard Services**
Nonpriority Creditor's Name
P O Box 84049
Columbus, GA 31908
Number Street City State ZIp Code

Last 4 digits of account number **8338** **$3,272.81**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

Who incurred the debt? Check one.

- ■ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ■ No
- ☐ Yes

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **Incurred in business**

Debtor 1 **John Dave Fornero** Case number (if know) **8:16-bk-03446**

4.5 **Bay Medical**
Nonpriority Creditor's Name
P O Box 14000
Belfast, ME 04915
Number Street City State ZIp Code
Who incurred the debt? Check one.

- ■ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ■ No
- ☐ Yes

Last 4 digits of account number **2516** **$35.59**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify

4.6 **Best Buy Credit Services**
Nonpriority Creditor's Name
P O Box 183195
Columbus, OH 43218
Number Street City State ZIp Code
Who incurred the debt? Check one.

- ■ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ■ No
- ☐ Yes

Last 4 digits of account number **3753** **$2,493.20**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify

4.7 **Brighthouse Networks**
Nonpriority Creditor's Name
P O Box 31710
Tampa, FL 33631-3710
Number Street City State ZIp Code
Who incurred the debt? Check one.

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ■ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ■ No
- ☐ Yes

Last 4 digits of account number **$735.00**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **Incurred by co-debtor**

Debtor 1 **John Dave Fornero** Case number (if know) **8:16-bk-03446**

4.8 **Capital One**
Nonpriority Creditor's Name
P O Box 71083
Charlotte, NC 28272
Number Street City State ZIp Code

Last 4 digits of account number **5271** **$809.90**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent
☐ Unliquidated
☐ Disputed

Who incurred the debt? Check one.

■ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

■ No
☐ Yes

Type of NONPRIORITY unsecured claim:

☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
■ Other. Specify

4.9 **Capital One**
Nonpriority Creditor's Name
P O Box 71083
Charlotte, NC 28272
Number Street City State ZIp Code

Last 4 digits of account number **2673** **$6,882.30**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent
☐ Unliquidated
☐ Disputed

Who incurred the debt? Check one.

■ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

■ No
☐ Yes

Type of NONPRIORITY unsecured claim:

☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
■ Other. Specify

4.1 0 **Capital One Bank USA NA**
Nonpriority Creditor's Name
P O Box 30281
Salt Lake City, UT 84130
Number Street City State ZIp Code

Last 4 digits of account number **5178** **$1,017.00**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

☐ Contingent
☐ Unliquidated
☐ Disputed

Who incurred the debt? Check one.

■ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
☐ At least one of the debtors and another
☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

■ No
☐ Yes

Type of NONPRIORITY unsecured claim:

☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
■ Other. Specify **Incurred in personal name for business use**

Debtor 1 **John Dave Fornero** Case number (if know) **8:16-bk-03446**

4.1 1

Chase — Last 4 digits of account number **922** — **$2,830.10**

Nonpriority Creditor's Name
P O Box 15153
Wilmington, DE 19886
Number Street City State ZIp Code

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

Who incurred the debt? Check one.

- ■ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **Incurred in personal name for business use**

Is the claim subject to offset?

- ■ No
- ☐ Yes

4.1 2

Chase Mortgage — Last 4 digits of account number **8214** — **$170,446.98**

Nonpriority Creditor's Name
P O Box 9001871
Louisville, KY 40290
Number Street City State ZIp Code

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

Who incurred the debt? Check one.

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ■ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **Promissory Note secured by mortgage against real property located at 4608 Hidden Shadow Drive, Tampa, Hillsborough County, Florida awarded to Shanda Fornero in Amended Final Judgment of Dissolution of Marriage dated December 7, 2015**

Is the claim subject to offset?

- ■ No
- ☐ Yes

4.1 3

Chase/Bank One Card Serv — Last 4 digits of account number **4640** — **$3,063.00**

Nonpriority Creditor's Name
P O Box 15298
Wilmington, DE 19850
Number Street City State ZIp Code

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

Who incurred the debt? Check one.

- ■ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **Incurred in personal name for business use**

Is the claim subject to offset?

- ■ No
- ☐ Yes

Debtor 1 **John Dave Fornero** Case number (if know) **8:16-bk-03446**

4.14 **Dept of Treasury/IRS** Last 4 digits of account number **5382** **$795.61**

Nonpriority Creditor's Name
Phildelphia CIO
P O Box 7346
Philadelphia, PA 19101-7346
Number Street City State ZIp Code

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

Who incurred the debt? Check one.

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ■ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ■ No
- ☐ Yes

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify

4.15 **First Step Group** Last 4 digits of account number **8338** **$4,077.97**

Nonpriority Creditor's Name
6300 Shingle Creek Pkwy #220
Brooklyn Center, MN 55430
Number Street City State ZIp Code

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

Who incurred the debt? Check one.

- ■ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ■ No
- ☐ Yes

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **Incurred in personal name for business use**

4.16 **Florida Dept of Revenue** Last 4 digits of account number **6230** **$36,590.80**

Nonpriority Creditor's Name
5050 W Tennessee St
Tallahassee, FL 32399-0135
Number Street City State ZIp Code

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

Who incurred the debt? Check one.

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ■ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ■ No
- ☐ Yes

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **Sales & Use Tax incurred by JAG Rents LLC**

Debtor 1 **John Dave Fornero** Case number (if know) **8:16-bk-03446**

4.17 **FMA Alliance**
Nonpriority Creditor's Name
P O Box 65
Houston, TX 77001
Number Street City State ZIp Code

Last 4 digits of account number **3753** **$3,355.30**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

Who incurred the debt? Check one.

- ■ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ■ No
- ☐ Yes

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **Incurred in personal name for business use**

4.18 **Genesis/Feb-Retail**
Nonpriority Creditor's Name
P O Box 4499
Beaverton, OR 97076
Number Street City State ZIp Code

Last 4 digits of account number **7634** **$4,077.00**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

Who incurred the debt? Check one.

- ■ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ■ No
- ☐ Yes

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify

4.19 **Juniper**
Nonpriority Creditor's Name
P O Box 13337
Philadelphia, PA 19101
Number Street City State ZIp Code

Last 4 digits of account number **2651** **$14,862.17**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

Who incurred the debt? Check one.

- ■ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ■ No
- ☐ Yes

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **Incurred in personal name for business use**

Debtor 1 **John Dave Fornero** Case number (if know) **8:16-bk-03446**

4.20 **Kevin B Wilson**
Nonpriority Creditor's Name
P O Box 24103
Chattanooga, TN 37422
Number Street City State ZIp Code

Last 4 digits of account number **4799** **$400.00**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- ■ Contingent
- ■ Unliquidated
- ■ Disputed

Who incurred the debt? Check one.

- ■ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ■ No
- ☐ Yes

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **Incurred in personal name for business use**

4.21 **M & T Holdings Company**
Nonpriority Creditor's Name
4735 Buttonbush Drive
Titusville, FL 32796
Number Street City State ZIp Code

Last 4 digits of account number **$113,720.07**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Who incurred the debt? Check one.

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ■ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ■ No
- ☐ Yes

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify

4.22 **Matthew Laporta**
Nonpriority Creditor's Name
14924 N Rome Avenue
Tampa, FL 33613
Number Street City State ZIp Code

Last 4 digits of account number **$215,000.00**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Who incurred the debt? Check one.

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ■ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ■ No
- ☐ Yes

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify

Debtor 1 **John Dave Fornero** Case number (if know) **8:16-bk-03446**

4.2 3 **Mega Path** — Last 4 digits of account number **4E6** — **$1,400.00**

Nonpriority Creditor's Name
P O Box 120324 Dept 0324
Dallas, TX 75212
Number Street City State ZIp Code

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

Who incurred the debt? Check one.

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ■ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ■ No
- ☐ Yes

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify

4.2 4 **Merchants Association** — Last 4 digits of account number **1593** — **$110.00**

Nonpriority Creditor's Name
Collection Division
P O Box 173025
Tampa, FL 33602
Number Street City State ZIp Code

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

Who incurred the debt? Check one.

- ■ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ■ No
- ☐ Yes

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify

4.2 5 **Merchants Association** — Last 4 digits of account number **1305** — **$186.00**

Nonpriority Creditor's Name
Collection Division
P O Box 173025
Tampa, FL 33602
Number Street City State ZIp Code

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

Who incurred the debt? Check one.

- ■ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ■ No
- ☐ Yes

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify

Debtor 1 **John Dave Fornero** Case number (if know) **8:16-bk-03446**

4.26 **Merchants Association**
Nonpriority Creditor's Name
Collection Division
P O Box 173025
Tampa, FL 33602
Number Street City State ZIp Code

Last 4 digits of account number **1340** **$1,302.00**

When was the debt incurred?

Who incurred the debt? Check one.
- ■ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify

4.27 **NACS**
Nonpriority Creditor's Name
P O Box 182221
Chattanooga, TN 37422
Number Street City State ZIp Code

Last 4 digits of account number **4799** **$400.00**

When was the debt incurred?

Who incurred the debt? Check one.
- ■ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **Incurred in personal name for business use**

4.28 **Nancy Marques**
Nonpriority Creditor's Name
604 Sunset Point Court
Lutz, FL 33549-3832
Number Street City State ZIp Code

Last 4 digits of account number **$37,000.00**

When was the debt incurred?

Who incurred the debt? Check one.
- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ■ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify

Debtor 1 **John Dave Fornero** Case number (if know) **8:16-bk-03446**

4.29 **Nordstrom Bank** Last 4 digits of account number **8610** **$3,750.46**

Nonpriority Creditor's Name
P O Box 79134
Phoenix, AZ 85062
Number Street City State ZIp Code

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

Who incurred the debt? Check one.

- ■ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ■ No
- ☐ Yes

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify

4.30 **Nordstrom/TD Bank USA** Last 4 digits of account number **4470** **$2,259.00**

Nonpriority Creditor's Name
P O Box 13589
Scottsdale, AZ 85267
Number Street City State ZIp Code

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

Who incurred the debt? Check one.

- ■ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ■ No
- ☐ Yes

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify

4.31 **Paul Maney** Last 4 digits of account number **Unknown**

Nonpriority Creditor's Name
601 N Ashley Drive Suite 390
Tampa, FL 33602
Number Street City State ZIp Code

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

Who incurred the debt? Check one.

- ■ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ■ No
- ☐ Yes

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **Incurred in personal name for business use**

Debtor 1 **John Dave Fornero** Case number (if know) **8:16-bk-03446**

4.3 2

Phillip S. Wartenberg
Nonpriority Creditor's Name
501 E Kennedy Blvd #720
Tampa, FL 33602
Number Street City State ZIp Code

Last 4 digits of account number

$38,770.17

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

Who incurred the debt? Check one.

- ■ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ■ No
- ☐ Yes

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify

4.3 3

Ruffolo Hooper
Nonpriority Creditor's Name
P O Box 918377
Orlando, FL 32891
Number Street City State ZIp Code

Last 4 digits of account number **9393**

$82.00

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

Who incurred the debt? Check one.

- ■ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ■ No
- ☐ Yes

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify

4.3 4

Sams Club
Nonpriority Creditor's Name
P O Box 960013
Orlando, FL 32896
Number Street City State ZIp Code

Last 4 digits of account number **8836**

$1,539.38

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

Who incurred the debt? Check one.

- ■ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ■ No
- ☐ Yes

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify

Debtor 1 **John Dave Fornero** Case number (if know) **8:16-bk-03446**

4.35 **Shanda Fornero** — Last 4 digits of account number: — **$6,570.00**

Nonpriority Creditor's Name
4608 Hidden Shadow Drive
Tampa, FL 33614
Number Street City State ZIp Code

When was the debt incurred?

Who incurred the debt? Check one.
- ■ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ■ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ☐ Other. Specify

4.36 **Suntrust** — Last 4 digits of account number: **1930** — **$52,263.88**

Nonpriority Creditor's Name
P O Box 791274
Baltimore, MD 21279
Number Street City State ZIp Code

When was the debt incurred?

Who incurred the debt? Check one.
- ■ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **Promissory Note secured by mortgage against real property located at 4608 Hidden Shadow Drive, Tampa, Hillsborough County, Florida awarded to Shanda Fornero in Amended Final Judgment of Dissolution of Marriage dated December 7, 2015**

4.37 **SYNCB/Sams Club** — Last 4 digits of account number: **5213** — **$1,249.00**

Nonpriority Creditor's Name
P O Box 965005
Orlando, FL 32896-5005
Number Street City State ZIp Code

When was the debt incurred?

Who incurred the debt? Check one.
- ■ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
- ■ No
- ☐ Yes

As of the date you file, the claim is: Check all that apply
- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:
- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **Incurred in personal name for business use**

Debtor 1 **John Dave Fornero** Case number (if know) **8:16-bk-03446**

4.38 **Tampa Bay Emergency Room**
Nonpriority Creditor's Name
P O Box 1070 Dept 1104
Charlotte, NC 28201
Number Street City State ZIp Code

Last 4 digits of account number **9393** — **$1,200.00**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Who incurred the debt? Check one.

- ■ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ■ No
- ☐ Yes

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify

4.39 **The Hogan Law Firm**
Nonpriority Creditor's Name
P O Box 485
Brooksville, FL 34605
Number Street City State ZIp Code

Last 4 digits of account number — **$1,858.68**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Who incurred the debt? Check one.

- ■ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ■ No
- ☐ Yes

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **Incurred in personal name for business use**

4.40 **TSI**
Nonpriority Creditor's Name
507 Prudential Road
Horsham, PA 19044
Number Street City State ZIp Code

Last 4 digits of account number **7318** — **$38,204.28**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Who incurred the debt? Check one.

- ☐ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ■ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ■ No
- ☐ Yes

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify

Debtor 1 **John Dave Fornero** Case number (if know) **8:16-bk-03446**

4.4 1 **U S Bank** — Last 4 digits of account number **7918** — **$9,575.21**

Nonpriority Creditor's Name
P O Box 790408
Saint Louis, MO 63179
Number Street City State ZIp Code

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

Who incurred the debt? Check one.

- ■ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ■ No
- ☐ Yes

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **Incurred in personal name for business use**

4.4 2 **Wells Fargo** — Last 4 digits of account number **6562** — **$4,721.50**

Nonpriority Creditor's Name
P O Bo x6426
Carol Stream, IL 60197
Number Street City State ZIp Code

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

Who incurred the debt? Check one.

- ■ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ■ No
- ☐ Yes

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify **Incurred in personal name for business use**

4.4 3 **Wells Fargo** — Last 4 digits of account number **160** — **$15,074.19**

Nonpriority Creditor's Name
P O Box 6412
Carol Stream, IL 60197
Number Street City State ZIp Code

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

Who incurred the debt? Check one.

- ■ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another
- ☐ **Check if this claim is for a community debt**

Is the claim subject to offset?

- ■ No
- ☐ Yes

- ☐ Contingent
- ☐ Unliquidated
- ☐ Disputed

Type of NONPRIORITY unsecured claim:

- ☐ Student loans
- ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- ☐ Debts to pension or profit-sharing plans, and other similar debts
- ■ Other. Specify

Debtor 1 **John Dave Fornero** Case number (if know) **8:16-bk-03446**

4.44 **Wells Fargo Home Mortgage**
Nonpriority Creditor's Name
P O Box 10335
Des Moines, IA 50306
Number Street City State ZIp Code

Last 4 digits of account number **7080** **$65,021.00**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

Who incurred the debt? Check one.

☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
■ At least one of the debtors and another
☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
■ No
☐ Yes

☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:
☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
■ Other. Specify **Promissory Note secured by mortgage against real property located at 3829 South Lake Drive, Unit 212, Tampa, Hillsborough County, Florida awarded to Shanda Fornero in Amended Final Judgment of Dissolution of Marriage dated December 7, 2015**

4.45 **Whisper Lake Condominium**
Nonpriority Creditor's Name
Association Inc.
17824 N US Highway 41
Lutz, FL 33549
Number Street City State ZIp Code

Last 4 digits of account number **Unknown**

When was the debt incurred?

As of the date you file, the claim is: Check all that apply

Who incurred the debt? Check one.

☐ Debtor 1 only
☐ Debtor 2 only
☐ Debtor 1 and Debtor 2 only
■ At least one of the debtors and another
☐ **Check if this claim is for a community debt**

Is the claim subject to offset?
■ No
☐ Yes

☐ Contingent
☐ Unliquidated
☐ Disputed

Type of NONPRIORITY unsecured claim:
☐ Student loans
☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims
☐ Debts to pension or profit-sharing plans, and other similar debts
■ Other. Specify **Promissory Note secured by mortgage against real property located at 3829 South Lake Drive, Unit 212, Tampa, Hillsborough County, Florida awarded to Shanda Fornero in Amended Final Judgment of Dissolution of Marriage dated December 7, 2015**

Part 3: List Others to Be Notified About a Debt That You Already Listed

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Name and Address
Bank of America
P O Box 982238
El Paso, TX 79998

On which entry in Part 1 or Part 2 did you list the original creditor?
Line **4.2** of (*Check one):*
☐ Part 1: Creditors with Priority Unsecured Claims
■ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address
Bank of America
P O Box 982235

On which entry in Part 1 or Part 2 did you list the original creditor?
Line **4.3** of (*Check one):*
☐ Part 1: Creditors with Priority Unsecured Claims
■ Part 2: Creditors with Nonpriority Unsecured Claims

Debtor 1 **John Dave Fornero** Case number (if know) **8:16-bk-03446**

El Paso, TX 79998-2235
Last 4 digits of account number

Name and Address
Barclays Bank Delaware
125 S West St
Wilmington, DE 19801

On which entry in Part 1 or Part 2 did you list the original creditor?
Line **4.19** of (*Check one):*
☐ Part 1: Creditors with Priority Unsecured Claims
■ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address
Best Buy/CBNA
P O Box 6497
Sioux Falls, SD 57117

On which entry in Part 1 or Part 2 did you list the original creditor?
Line **4.6** of (*Check one):*
☐ Part 1: Creditors with Priority Unsecured Claims
■ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address
Chase Cardmember Services
P O Box 15548
Wilmington, DE 19886

On which entry in Part 1 or Part 2 did you list the original creditor?
Line **4.11** of (*Check one):*
☐ Part 1: Creditors with Priority Unsecured Claims
■ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number **922**

Name and Address
Florida Attorney General
The Capitol PL-01
Tallahassee, FL 32399-1050

On which entry in Part 1 or Part 2 did you list the original creditor?
Line **4.16** of (*Check one):*
☐ Part 1: Creditors with Priority Unsecured Claims
■ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address
Gordon Kiester Esquire
P O Box 2299
Mango, FL 33550-2299

On which entry in Part 1 or Part 2 did you list the original creditor?
Line **4.16** of (*Check one):*
☐ Part 1: Creditors with Priority Unsecured Claims
■ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address
Gulf Coast Collection Bureau
5630 Marquesas Circle
Sarasota, FL 34233

On which entry in Part 1 or Part 2 did you list the original creditor?
Line **4.38** of (*Check one):*
☐ Part 1: Creditors with Priority Unsecured Claims
■ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address
Kalei McElroy Blair Esquire
Wetherington Hamilton
1010 N Florida Avenue
Tampa, FL 33602-3808

On which entry in Part 1 or Part 2 did you list the original creditor?
Line **4.45** of (*Check one):*
☐ Part 1: Creditors with Priority Unsecured Claims
■ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address
Marcadis Singer PA
5104 S Westshore Boulevard
Tampa, FL 33611

On which entry in Part 1 or Part 2 did you list the original creditor?
Line **4.21** of (*Check one):*
☐ Part 1: Creditors with Priority Unsecured Claims
■ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number **M & T Holdings**

Name and Address
Nationwide
P O Box 26314
Lehigh Valley, PA 18002

On which entry in Part 1 or Part 2 did you list the original creditor?
Line **4.34** of (*Check one):*
☐ Part 1: Creditors with Priority Unsecured Claims
■ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address
NES
29125 Solon Road
Solon, OH 44139

On which entry in Part 1 or Part 2 did you list the original creditor?
Line **4.2** of (*Check one):*
☐ Part 1: Creditors with Priority Unsecured Claims
■ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address
NES
29125 Solon Road
Solon, OH 44139

On which entry in Part 1 or Part 2 did you list the original creditor?
Line **4.3** of (*Check one):*
☐ Part 1: Creditors with Priority Unsecured Claims
■ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Debtor 1 **John Dave Fornero** Case number (if know) **8:16-bk-03446**

Name and Address
North American Credit Services
2810 Walker Road
P O Box 182221
Chattanooga, TN 37421-1082

On which entry in Part 1 or Part 2 did you list the original creditor?
Line **4.27** of (*Check one):*
☐ Part 1: Creditors with Priority Unsecured Claims
■ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address
Paul Maney
601 N Ashley Drive Suite 390
Tampa, FL 33602

On which entry in Part 1 or Part 2 did you list the original creditor?
Line **4.35** of (*Check one):*
☐ Part 1: Creditors with Priority Unsecured Claims
■ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address
Seterus Inc
14523 SW Millikan Way #200
Beaverton, OR 97005

On which entry in Part 1 or Part 2 did you list the original creditor?
Line **4.12** of (*Check one):*
☐ Part 1: Creditors with Priority Unsecured Claims
■ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address
Shelly Schellenberg, Esquire
eXL Legal PLLC
12425 28th Street N #200
Saint Petersburg, FL 33716-1826

On which entry in Part 1 or Part 2 did you list the original creditor?
Line **4.44** of (*Check one):*
☐ Part 1: Creditors with Priority Unsecured Claims
■ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address
Suntrust Bank
P O Box 85526
Richmond, VA 23285

On which entry in Part 1 or Part 2 did you list the original creditor?
Line **4.36** of (*Check one):*
☐ Part 1: Creditors with Priority Unsecured Claims
■ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address
Wells Fargo Card Service
P O Box 14517
Des Moines, IA 50306

On which entry in Part 1 or Part 2 did you list the original creditor?
Line **4.43** of (*Check one):*
☐ Part 1: Creditors with Priority Unsecured Claims
■ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Name and Address
Whisper Lake Condominium Asociation Inc.
D Christy Registered Agent
1010 N Florida Avenue
Tampa, FL 33602

On which entry in Part 1 or Part 2 did you list the original creditor?
Line **4.45** of (*Check one):*
☐ Part 1: Creditors with Priority Unsecured Claims
■ Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				Total Claim
Total claims from Part 1	6a.	**Domestic support obligations**	6a.	$ **0.00**
	6b.	**Taxes and certain other debts you owe the government**	6b.	$ **0.00**
	6c.	**Claims for death or personal injury while you were intoxicated**	6c.	$ **0.00**
	6d.	**Other.** Add all other priority unsecured claims. Write that amount here.	6d.	$ **0.00**
	6e.	**Total Priority.** Add lines 6a through 6d.	6e.	$ **0.00**

				Total Claim
Total claims from Part 2	6f.	**Student loans**	6f.	$ **0.00**
	6g.	**Obligations arising out of a separation agreement or divorce that you did not report as priority claims**	6g.	$ **6,570.00**
	6h.	**Debts to pension or profit-sharing plans, and other similar debts**	6h.	$ **0.00**
	6i.	**Other.** Add all other nonpriority unsecured claims. Write that amount	6i.	$

	here.		**872,400.15**
6j.	**Total Nonpriority.** Add lines 6f through 6i.	6j.	$ **878,970.15**

Fill in this information to identify your case:

Debtor 1	John Dave Fornero		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	MIDDLE DISTRICT OF FLORIDA		
Case number (if known)	**8:16-bk-03446**		

☐ Check if this is an amended filing

Official Form 106G
Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

1. **Do you have any executory contracts or unexpired leases?**
   ☐ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
   ■ Yes. Fill in all of the information below even if the contacts of leases are listed on *Schedule A/B:Property* (Official Form 106 A/B).

2. **List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone).** See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or company with whom you have the contract or lease Name, Number, Street, City, State and ZIP Code	State what the contract or lease is for
2.1	**Angela Evans** **12211 Swaying Moss Circle** **Riverview, FL 33569**	**Residential lease agreement for lease of real property located at 12211 Swaying Moss Circle, Riverview, FL 33569**
2.2	**Philip Conte** **6525 W Hillsborough Avenue** **Tampa, FL 33624**	**Commecial lease agreement for lease of E-Z Auto Rent - 2 Buy, LLC.'s business premises; debtor is personal guarantor; debtor is personal guarantor**
2.3	**Tony Suarez** **4815 N Clark Avenue** **Tampa, FL 33614**	**Commecial lease agreement for lease of BNR Cycles business premises; debtor is personal guarantor**

Fill in this information to identify your case:

Debtor 1 **John Dave Fornero**
First Name Middle Name Last Name

Debtor 2
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: MIDDLE DISTRICT OF FLORIDA

Case number **8:16-bk-03446**
(if known)

☐ Check if this is an amended filing

Official Form 106H
Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.

☐ No
■ Yes

2. Within the last 8 years, have you lived in a community property state or territory? (*Community property states and territories* include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

■ No. Go to line 3.
☐ Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

	Column 1: **Your codebtor** Name, Number, Street, City, State and ZIP Code	*Column 2:* **The creditor to whom you owe the debt** Check all schedules that apply:
3.1	**E-Z Auto Rent - 2 Buy, LLC** **d/b/a BNR Cycles** **6525 W Hillsborough Avenue** **Tampa, FL 33634-5058**	☐ Schedule D, line _____ ■ Schedule E/F, line **4.7** ☐ Schedule G _____ **Brighthouse Networks**
3.2	**JAG Rents LLC** **6525 W Hillsborough Avenue** **Tampa, FL 33613-1626**	☐ Schedule D, line _____ ■ Schedule E/F, line **4.40** ☐ Schedule G _____ **TSI**
3.3	**JAG Rents LLC** **6525 W Hillsborough Avenue** **Tampa, FL 33613-1626**	☐ Schedule D, line _____ ■ Schedule E/F, line **4.14** ☐ Schedule G _____ **Dept of Treasury/IRS**

Debtor 1 **John Dave Fornero** Case number *(if known)* **8:16-bk-03446**

Additional Page to List More Codebtors

	Column 1: **Your codebtor**	*Column 2:* **The creditor to whom you owe the debt** Check all schedules that apply:
3.4	**JAG Rents LLC** **6525 W Hillsborough Avenue** **Tampa, FL 33613-1626**	☐ Schedule D, line _____ ■ Schedule E/F, line **4.21** ☐ Schedule G _____ **M & T Holdings Company**
3.5	**JAG Rents LLC** **6525 W Hillsborough Avenue** **Tampa, FL 33613-1626**	☐ Schedule D, line _____ ■ Schedule E/F, line **4.28** ☐ Schedule G _____ **Nancy Marques**
3.6	**JAG Rents LLC** **6525 W Hillsborough Avenue** **Tampa, FL 33613-1626**	☐ Schedule D, line _____ ■ Schedule E/F, line **4.16** ☐ Schedule G _____ **Florida Dept of Revenue**
3.7	**JSG Rents LLC** **4815 N Clark Avenue** **Tampa, FL 33614-6503**	☐ Schedule D, line _____ ■ Schedule E/F, line **4.22** ☐ Schedule G _____ **Matthew Laporta**
3.8	**JSG Rents LLC** **4815 N Clark Avenue** **Tampa, FL 33614-6503**	☐ Schedule D, line _____ ■ Schedule E/F, line **4.23** ☐ Schedule G _____ **Mega Path**
3.9	**Shanda Fornero** **4608 Hidden Shadow Drive** **Tampa, FL 33614**	☐ Schedule D, line _____ ■ Schedule E/F, line **4.12** ☐ Schedule G _____ **Chase Mortgage**
3.10	**Shanda Fornero** **4608 Hidden Shadow Drive** **Tampa, FL 33614**	☐ Schedule D, line _____ ■ Schedule E/F, line **4.44** ☐ Schedule G _____ **Wells Fargo Home Mortgage**

Debtor 1 **John Dave Fornero** Case number *(if known)* **8:16-bk-03446**

Additional Page to List More Codebtors

	Column 1: **Your codebtor**	*Column 2:* **The creditor to whom you owe the debt** Check all schedules that apply:
3.11	**Shanda Fornero** **4608 Hidden Shadow Drive** **Tampa, FL 33614**	☐ Schedule D, line _____ ■ Schedule E/F, line **4.45** ☐ Schedule G _____ **Whisper Lake Condominium**
3.12	**E-Z Auto Rent - 2 Buy, LLC** **d/b/a BNR Cycles** **6525 W Hillsborough Avenue** **Tampa, FL 33634-5058**	☐ Schedule D, line _____ ☐ Schedule E/F, line _____ ■ Schedule G **2.1** **Tony Suarez**

Fill in this information to identify your case:

Debtor 1: **John Dave Fornero**

Debtor 2 (Spouse, if filing):

United States Bankruptcy Court for the: MIDDLE DISTRICT OF FLORIDA

Case number (If known): **8:16-bk-03446**

Check if this is:
- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 income as of the following date:

____
MM / DD/ YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. **Fill in your employment information.**

   If you have more than one job, attach a separate page with information about additional employers.

   Include part-time, seasonal, or self-employed work.

   Occupation may include student or homemaker, if it applies.

	Debtor 1	Debtor 2 or non-filing spouse
Employment status	■ Employed ☐ Not employed	☐ Employed ☐ Not employed
Occupation	**Realtor**	
Employer's name	**Keller Williams Tampa Properties**	
Employer's address	**5020 W Linebaugh Avenue Tampa, FL 33614**	
How long employed there?	**6 months**	

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write $0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

		For Debtor 1	For Debtor 2 or non-filing spouse
2. **List monthly gross wages, salary, and commissions** (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2.	$ **0.00**	$ **N/A**
3. **Estimate and list monthly overtime pay.**	3.	+$ **0.00**	+$ **N/A**
4. **Calculate gross Income.** Add line 2 + line 3.	4.	$ **0.00**	$ **N/A**

Debtor 1 **John Dave Fornero** Case number (*if known*) **8:16-bk-03446**

			For Debtor 1	For Debtor 2 or non-filing spouse
	Copy line 4 here	4.	$ **0.00**	$ **N/A**
5.	**List all payroll deductions:**			
5a.	**Tax, Medicare, and Social Security deductions**	5a.	$ **0.00**	$ **N/A**
5b.	**Mandatory contributions for retirement plans**	5b.	$ **0.00**	$ **N/A**
5c.	**Voluntary contributions for retirement plans**	5c.	$ **0.00**	$ **N/A**
5d.	**Required repayments of retirement fund loans**	5d.	$ **0.00**	$ **N/A**
5e.	**Insurance**	5e.	$ **0.00**	$ **N/A**
5f.	**Domestic support obligations**	5f.	$ **0.00**	$ **N/A**
5g.	**Union dues**	5g.	$ **0.00**	$ **N/A**
5h.	**Other deductions.** Specify:	5h.+	$ **0.00**	+ $ **N/A**
6.	**Add the payroll deductions.** Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	$ **0.00**	$ **N/A**
7.	**Calculate total monthly take-home pay.** Subtract line 6 from line 4.	7.	$ **0.00**	$ **N/A**
8.	**List all other income regularly received:**			
8a.	**Net income from rental property and from operating a business, profession, or farm** Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	$ **4,502.72**	$ **N/A**
8b.	**Interest and dividends**	8b.	$ **0.00**	$ **N/A**
8c.	**Family support payments that you, a non-filing spouse, or a dependent regularly receive** Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	$ **0.00**	$ **N/A**
8d.	**Unemployment compensation**	8d.	$ **0.00**	$ **N/A**
8e.	**Social Security**	8e.	$ **0.00**	$ **N/A**
8f.	**Other government assistance that you regularly receive** Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	8f.	$ **0.00**	$ **N/A**
8g.	**Pension or retirement income**	8g.	$ **0.00**	$ **N/A**
8h.	**Other monthly income.** Specify:	8h.+	$ **0.00**	+ $ **N/A**
9.	**Add all other income.** Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	$ **4,502.72**	$ **N/A**

10. **Calculate monthly income.** Add line 7 + line 9. 10. $ **4,502.72** + $ **N/A** = $ **4,502.72**
Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.

11. **State all other regular contributions to the expenses that you list in *Schedule J*.**
Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.
Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in *Schedule J*.
Specify: 11. **+$ 0.00**

12. **Add the amount in the last column of line 10 to the amount in line 11.** The result is the combined monthly income. Write that amount on the *Summary of Schedules* and *Statistical Summary of Certain Liabilities* and Related *Data,* if it applies 12. $ **4,502.72**
Combined monthly income

13. **Do you expect an increase or decrease within the year after you file this form?**
- ■ No.
- ☐ Yes. Explain:

Fill in this information to identify your case:

Debtor 1: **John Dave Fornero**

Debtor 2 (Spouse, if filing):

United States Bankruptcy Court for the: MIDDLE DISTRICT OF FLORIDA

Case number (If known): **8:16-bk-03446**

Check if this is:
- ☐ An amended filing
- ☐ A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106J
Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. **Is this a joint case?**
   - ■ No. Go to line 2.
   - ☐ Yes. **Does Debtor 2 live in a separate household?**
     - ☐ No
     - ☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household* of Debtor 2.

2. **Do you have dependents?** ☐ No ■ Yes. Fill out this information for each dependent.............

   Do not list Debtor 1 and Debtor 2.

   Do not state the dependents names.

Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
Son	10	☐ No ■ Yes
		☐ No ☐ Yes
		☐ No ☐ Yes
		☐ No ☐ Yes

3. **Do your expenses include expenses of people other than yourself and your dependents?** ■ No ☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

		Your expenses
4. **The rental or home ownership expenses for your residence.** Include first mortgage payments and any rent for the ground or lot.	4.	$ 825.00
If not included in line 4:		
4a. Real estate taxes	4a.	$ 0.00
4b. Property, homeowner's, or renter's insurance	4b.	$ 0.00
4c. Home maintenance, repair, and upkeep expenses	4c.	$ 0.00
4d. Homeowner's association or condominium dues	4d.	$ 0.00
5. **Additional mortgage payments for your residence,** such as home equity loans	5.	$ 0.00

Debtor 1 **John Dave Fornero** Case number (if known) **8:16-bk-03446**

6.	**Utilities:**		
	6a. Electricity, heat, natural gas	6a. $	**125.00**
	6b. Water, sewer, garbage collection	6b. $	**60.00**
	6c. Telephone, cell phone, Internet, satellite, and cable services	6c. $	**275.00**
	6d. Other. Specify:	6d. $	**0.00**
7.	**Food and housekeeping supplies**	7. $	**500.00**
8.	**Childcare and children's education costs**	8. $	**350.00**
9.	**Clothing, laundry, and dry cleaning**	9. $	**0.00**
10.	**Personal care products and services**	10. $	**50.00**
11.	**Medical and dental expenses**	11. $	**150.00**
12.	**Transportation.** Include gas, maintenance, bus or train fare. Do not include car payments.	12. $	**350.00**
13.	**Entertainment, clubs, recreation, newspapers, magazines, and books**	13. $	**200.00**
14.	**Charitable contributions and religious donations**	14. $	**0.00**
15.	**Insurance.** Do not include insurance deducted from your pay or included in lines 4 or 20.		
	15a. Life insurance	15a. $	**125.00**
	15b. Health insurance	15b. $	**400.00**
	15c. Vehicle insurance	15c. $	**0.00**
	15d. Other insurance. Specify:	15d. $	**0.00**
16.	**Taxes.** Do not include taxes deducted from your pay or included in lines 4 or 20. Specify:	16. $	**0.00**
17.	**Installment or lease payments:**		
	17a. Car payments for Vehicle 1	17a. $	**0.00**
	17b. Car payments for Vehicle 2	17b. $	**0.00**
	17c. Other. Specify:	17c. $	**0.00**
	17d. Other. Specify:	17d. $	**0.00**
18.	**Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, *Schedule I, Your Income* (Official Form 106I).**	18. $	**1,992.00**
19.	**Other payments you make to support others who do not live with you.** Specify:	19. $	**0.00**
20.	**Other real property expenses not included in lines 4 or 5 of this form or on *Schedule I: Your Income*.**		
	20a. Mortgages on other property	20a. $	**0.00**
	20b. Real estate taxes	20b. $	**0.00**
	20c. Property, homeowner's, or renter's insurance	20c. $	**0.00**
	20d. Maintenance, repair, and upkeep expenses	20d. $	**0.00**
	20e. Homeowner's association or condominium dues	20e. $	**0.00**
21.	**Other:** Specify:	21. +$	**0.00**
22.	**Calculate your monthly expenses**		
	22a. Add lines 4 through 21.	$	**5,402.00**
	22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	$	
	22c. Add line 22a and 22b. The result is your monthly expenses.	$	**5,402.00**
23.	**Calculate your monthly net income.**		
	23a. Copy line 12 *(your combined monthly income)* from Schedule I.	23a. $	**4,502.72**
	23b. Copy your monthly expenses from line 22c above.	23b. -$	**5,402.00**
	23c. Subtract your monthly expenses from your monthly income. The result is your *monthly net income*.	23c. $	**-899.28**

24. **Do you expect an increase or decrease in your expenses within the year after you file this form?**
For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

■ No.
☐ Yes. Explain here:

Fill in this information to identify your case:

Debtor 1	**John Dave Fornero**
	First Name / Middle Name / Last Name
Debtor 2 (Spouse if, filing)	
	First Name / Middle Name / Last Name
United States Bankruptcy Court for the:	MIDDLE DISTRICT OF FLORIDA
Case number (if known)	**8:16-bk-03446**

☐ Check if this is an amended filing

Official Form 106Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to $250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

■ No

☐ Yes. Name of person ______ Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119)

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X **/s/ John Dave Fornero**
John Dave Fornero
Signature of Debtor 1

Date **May 6, 2016**

X ______
Signature of Debtor 2

Date ______

Fill in this information to identify your case:

Debtor 1	**John Dave Fornero**		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	MIDDLE DISTRICT OF FLORIDA		
Case number (if known)	**8:16-bk-03446**		

☐ Check if this is an amended filing

Official Form 107
Statement of Financial Affairs for Individuals Filing for Bankruptcy

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Give Details About Your Marital Status and Where You Lived Before

1. What is your current marital status?

☐ Married
■ Not married

2. During the last 3 years, have you lived anywhere other than where you live now?

■ No
☐ Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

Debtor 1 Prior Address:	Dates Debtor 1 lived there	Debtor 2 Prior Address:	Dates Debtor 2 lived there

3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory? (*Community property states and territories* include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington and Wisconsin.)

■ No
☐ Yes. Make sure you fill out *Schedule H: Your Codebtors* (Official Form 106H).

Part 2 Explain the Sources of Your Income

4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?
Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.
If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

☐ No
■ Yes. Fill in the details.

	Debtor 1		Debtor 2	
	Sources of income Check all that apply.	**Gross income** (before deductions and exclusions)	**Sources of income** Check all that apply.	**Gross income** (before deductions and exclusions)
From January 1 of current year until the date you filed for bankruptcy:	■ Wages, commissions, bonuses, tips ☐ Operating a business	**$7,069.34**	☐ Wages, commissions, bonuses, tips ☐ Operating a business	

Debtor 1 **John Dave Fornero** Case number (*if known*) **8:16-bk-03446**

	Debtor 1		Debtor 2	
	Sources of income Check all that apply.	**Gross income** (before deductions and exclusions)	**Sources of income** Check all that apply.	**Gross income** (before deductions and exclusions)
	☐ Wages, commissions, bonuses, tips ■ Operating a business	**$8,035.00**	☐ Wages, commissions, bonuses, tips ☐ Operating a business	
For last calendar year: (January 1 to December 31, 2015)	☐ Wages, commissions, bonuses, tips ■ Operating a business	**$43,000.00**	☐ Wages, commissions, bonuses, tips ☐ Operating a business	
For the calendar year before that: (January 1 to December 31, 2014)	☐ Wages, commissions, bonuses, tips ■ Operating a business	**$-80,017.00**	☐ Wages, commissions, bonuses, tips ☐ Operating a business	

5. **Did you receive any other income during this year or the two previous calendar years?**
Include income regardless of whether that income is taxable. Examples of *other income* are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

☐ No
■ Yes. Fill in the details.

	Debtor 1		Debtor 2	
	Sources of income Describe below.	**Gross income from each source** (before deductions and exclusions)	**Sources of income** Describe below.	**Gross income** (before deductions and exclusions)
For the calendar year before that: (January 1 to December 31, 2014)	**Capital Gain**	**$-1,500.00**		

Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

6. **Are either Debtor 1's or Debtor 2's debts primarily consumer debts?**

■ No. **Neither Debtor 1 nor Debtor 2 has primarily consumer debts.** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of $6,425* or more?

☐ No. Go to line 7.
■ Yes List below each creditor to whom you paid a total of $6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.

☐ Yes. **Debtor 1 or Debtor 2 or both have primarily consumer debts.**
During the 90 days before you filed for bankruptcy, did you pay any creditor a total of $600 or more?

☐ No. Go to line 7.
☐ Yes List below each creditor to whom you paid a total of $600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

Creditor's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Was this payment for ...

Debtor 1 **John Dave Fornero** Case number (*if known*) **8:16-bk-03446**

Creditor's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Was this payment for ...
Shanda Fornero **4608 Hidden Shadow Drive** **Tampa, FL 33614**	**$1,798.00 per month**	**$5,394.00**	**Unknown**	☐ Mortgage ☐ Car ☐ Credit Card ☐ Loan Repayment ☐ Suppliers or vendors ■ Other **Child support and alimony**
Angela Evans **12211 Swaying Moss Circle** **Riverview, FL 33569**	**$825.00 per month**	**$2,475.00**	**Unknown**	☐ Mortgage ☐ Car ☐ Credit Card ☐ Loan Repayment ☐ Suppliers or vendors ■ Other **Rent**

7. **Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?**
Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

■ No
☐ Yes. List all payments to an insider.

Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment

8. **Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?**
Include payments on debts guaranteed or cosigned by an insider.

■ No
☐ Yes. List all payments to an insider

Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name

Part 4: Identify Legal Actions, Repossessions, and Foreclosures

9. **Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?**
List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

☐ No
■ Yes. Fill in the details.

Case title Case number	Nature of the case	Court or agency	Status of the case
WELLS FARGO BANK, N.A., Plaintiff, v. BANK OF AMERICA, N.A.; SHEILA BOOTH; JOHN D. FORNERO; SHANDA FORNERO; FRIEDMANS INC. d/b/a FRIEDMANS JEWELERS; M T HOLDING COMPANY, LLC.; WHISPER LAKE CONDOMINIUM ASSOCIATION, INC., Defendants **29-2016-CA-002516**	**Mortgage foreclosure - homestead**	**Circuit Court Hillsborough County, Florida**	■ Pending ☐ On appeal ☐ Concluded

Debtor 1 **John Dave Fornero** Case number (*if known*) **8:16-bk-03446**

Case title Case number	Nature of the case	Court or agency	Status of the case
SHANDA FORNERO, Petitioner, v. JOHN FORNERO, Respondent 29-2013-DR-011739; Division "E"	**Dissolution of Marriage with children**	**Circuit Court Hillsborough County, Florida**	☐ Pending ☐ On appeal ☐ Concluded **Amended Final Judgment of Dissolution of Marriage 12/09/2015**
M AND T HOLDING COMPANY, LLC., Plaintiff, v. JOHN D. FORNERO; J A G RENTS LLC., Defendants 29-2014-CA-009820; Division "G"	**Contract & Indebtedness**	**Circuit court Hillsborough County**	☐ Pending ☐ On appeal ■ Concluded **Final Summary Judgment 11/19/2015**

10. **Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?**
Check all that apply and fill in the details below.

■ No. Go to line 11.
☐ Yes. Fill in the information below.

Creditor Name and Address	Describe the Property Explain what happened	Date	Value of the property

11. **Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?**

■ No
☐ Yes. Fill in the details.

Creditor Name and Address	Describe the action the creditor took	Date action was taken	Amount

12. **Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?**

■ No
☐ Yes

Part 5: List Certain Gifts and Contributions

13. **Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than $600 per person?**

■ No
☐ Yes. Fill in the details for each gift.

Gifts with a total value of more than $600 per person Person to Whom You Gave the Gift and Address:	Describe the gifts	Dates you gave the gifts	Value

14. **Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than $600 to any charity?**

■ No
☐ Yes. Fill in the details for each gift or contribution.

Gifts or contributions to charities that total more than $600 Charity's Name Address (Number, Street, City, State and ZIP Code)	Describe what you contributed	Dates you contributed	Value

Debtor 1 **John Dave Fornero** Case number (*if known*) **8:16-bk-03446**

Part 6: List Certain Losses

15. **Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?**

☐ No

■ Yes. Fill in the details.

Describe the property you lost and how the loss occurred	Describe any insurance coverage for the loss Include the amount that insurance has paid. List pending insurance claims on line 33 of *Schedule A/B: Property.*	Date of your loss	Value of property lost
1988 Formula boat, VIN #TNRD8107C888 and 2012 Magic Tilt boat trailer, VIN #1M5BA2425C1E76483	**Boat and trailer were stolen from storage facility; Debtor is awaiting communication from storage facility regarding insurance coverage; police report filed April 13, 2016; Report #16-251917**	**April 13, 2016**	**$3,500.00**

Part 7: List Certain Payments or Transfers

16. **Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?**
Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy.

☐ No

■ Yes. Fill in the details.

Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not You	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Law Office of Ronald R Bidwell PA 1205 W Fletcher Avenue Suite B Tampa, FL 33612 rbidwell1@tampabay.rr.com			**$2,500.00**
Debtor Ed's Credit Counseling Inc.			**$75.00**

17. **Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?**
Do not include any payment or transfer that you listed on line 16.

■ No

☐ Yes. Fill in the details.

Person Who Was Paid Address	Description and value of any property transferred	Date payment or transfer was made	Amount of payment

18. **Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?**
Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.

☐ No

■ Yes. Fill in the details.

Person Who Received Transfer Address Person's relationship to you	Description and value of property transferred	Describe any property or payments received or debts paid in exchange	Date transfer was made

Debtor 1 **John Dave Fornero** Case number (*if known*) **8:16-bk-03446**

Person Who Received Transfer Address Person's relationship to you	Description and value of property transferred	Describe any property or payments received or debts paid in exchange	Date transfer was made
Shanda Fornero **4608 Hidden Shadow Drive** **Tampa, FL 33614** **Ex-wife**	**Real property located at 3829 South Lake Drive, Unit 212, Tampa, Hillsborough County, Florida**	**Pursuant to Amended Final Judgment of Dissolution of Marriage dated 12/7/2015; Quit-Claim Deed recorded 03/04/2016 in Official Record Book 23923 at Pages 1038 through 1039, Public Records of Hillsborough County, Florida**	**02/16/2016**
Shanda Fornero **4608 Hidden Shadow Drive** **Tampa, FL 33614** **Ex-wife**	**Real property located at 4608 Hidden Shadow Drive, Tampa, Hillsborough County, Florida**	**Pursuant to Amended Final Judgment of Dissolution of Marriage dated 12/7/2015; Quit-Claim Deed recorded 03/04/2016 in Official Record Book 23923 at Pages 1036 through 1037, Public Records of Hillsborough County, Florida**	**02/16/2016**
E-Z Auto Rent - 2 Buy, LLC **d/b/a BNR Cycles** **6525 W Hillsborough Avenue** **Tampa, FL 33634-5058**	**2011 Kawasaki jetski, VIN #KAW32778E111 sold by E-Z Auto Rent - 2 Buy, LLC to Carlos Rodriguez**	**$3,400.00 deposited into E-Z Auto Rent - 2 Buy, LLC Wells Fargo business checking account #1252**	**February 26, 2016**
E-Z Auto Rent - 2 Buy, LLC **d/b/a BNR Cycles** **6525 W Hillsborough Avenue** **Tampa, FL 33634-5058**	**2009 Honda 4 wheeler, VIN #JH2TE36459K000207; E-Z Auto Rent - 2 Buy, LLC dismanteled; sold frame to unknown E-Bay buyer 2/12/2016**	**$499.99 deposited into E-Z Auto Rent-2Buy, LLC. Wells Fargo business checking account #1252**	**February 12, 2016**
E-Z Auto Rent - 2 Buy, LLC **d/b/a BNR Cycles** **6525 W Hillsborough Avenue** **Tampa, FL 33634-5058**	**2006 Polaris 4 wheeler, VIN #4XAPB20A96T018676 sold by E-Z Auto Rent-2 Buy, LLC to Dennis Nieves**	**$800.00 deposited into E-Z Auto Rent - 2 Buy, LLC Wells Fargo business checking account #1252**	**January 25, 2016**

19. **Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary?** (These are often called *asset-protection devices.*)

■ No

☐ Yes. Fill in the details.

Name of trust	Description and value of the property transferred	Date Transfer was made

Debtor 1 **John Dave Fornero** Case number (*if known*) **8:16-bk-03446**

Part 8: **List of Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units**

20. **Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?**
Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

■ **No**
☐ **Yes. Fill in the details.**

Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of account or instrument	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer

21. **Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?**

■ **No**
☐ **Yes. Fill in the details.**

Name of Financial Institution Address (Number, Street, City, State and ZIP Code)	Who else had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?

22. **Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?**

☐ **No**
■ **Yes. Fill in the details.**

Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?
Jones Performance Cycles **128 Drummond** **Chiefland, FL 32626**		**2011 Kawasaki motorcycle, VIN #JKBZXNC14BA026494 - there to replace engine**	☐ No ■ Yes

Part 9: **Identify Property You Hold or Control for Someone Else**

23. **Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.**

☐ **No**
■ **Yes. Fill in the details.**

Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP Code)	Describe the property	Value
Brooke Brenner **12211 Swaying Moss Circle** **Riverview, FL 33579**	**12211 Swaying Moss Circle** **Riverview, FL 33579**	**Sectional sofa, recliner sofa, 55 inch tv, washer, dryer, dining room table, 5 pictures, 2 rugs, 4 bathroom rugs, 2 footstools, 4 bicycles, 3 recliners, 40 inch tv**	**$1,065.00**
E-Z Auto Rent - 2 Buy, LLC **d/b/a BNR Cycles** **6525 W Hillsborough Avenue** **Tampa, FL 33634-5058**	**Wells Fargo Bank**	**Business checking account #2609 maintain in name of E-Z Auto Rent - 2 Buy, LLC**	**$0.00**
JSG Rents LLC **4815 N Clark Avenue** **Tampa, FL 33614-6503**	**Wells Fargo Bank**	**Business checking account #7058 maintained in name of JSG Rents LLC**	**$0.00**

Debtor 1 **John Dave Fornero** Case number (*if known*) **8:16-bk-03446**

Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the property? (Number, Street, City, State and ZIP Code)	Describe the property	Value
E-Z Auto Rent - 2 Buy, LLC d/b/a BNR Cycles 6525 W Hillsborough Avenue Tampa, FL 33634-5058	**Wells Fargo Bank**	**Business checking account #8109 maintained in the name of E-Z Auto Rent - 2 Buy, LLC**	**$0.00**
JSG Rents LLC 4815 N Clark Avenue Tampa, FL 33614-6503	**Wells Fargo Bank**	**Business checking account #1252 maintained in name of JSG Rents LLC**	**$0.00**
JSG Rents LLC 4815 N Clark Avenue Tampa, FL 33614-6503	**Wells Fargo Bank**	**Business checking account #1260 maintained in name of JSG Rents LLC**	**$0.00**
JSG Rents LLC 4815 N Clark Avenue Tampa, FL 33614-6503	**Wells Fargo Bank**	**Business checking account #0679 maintained in name of JSG Rents LLC**	**$0.00**

Part 10: **Give Details About Environmental Information**

For the purpose of Part 10, the following definitions apply:

- ***Environmental law*** **means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.**
- ***Site*** **means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.**
- ***Hazardous material*** **means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.**

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

- ■ **No**
- ☐ **Yes. Fill in the details.**

Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice

25. Have you notified any governmental unit of any release of hazardous material?

- ■ **No**
- ☐ **Yes. Fill in the details.**

Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice

26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.

- ■ **No**
- ☐ **Yes. Fill in the details.**

Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case

Part 11: **Give Details About Your Business or Connections to Any Business**

27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

- ☐ **A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time**
- ☐ **A member of a limited liability company (LLC) or limited liability partnership (LLP)**
- ☐ **A partner in a partnership**
- ☐ **An officer, director, or managing executive of a corporation**
- ☐ **An owner of at least 5% of the voting or equity securities of a corporation**

☐ **No. None of the above applies. Go to Part 12.**

■ **Yes. Check all that apply above and fill in the details below for each business.**

Business Name Address (Number, Street, City, State and ZIP Code)	Describe the nature of the business Name of accountant or bookkeeper	Employer Identification number Do not include Social Security number or ITIN. Dates business existed
JSG Rents LLC 4815 N Clark Avenue Tampa, FL 33614-6503		EIN: 46-1610491 From-To 12/05/2012 to date
E-Z Auto Rent - 2 Buy, LLC d/b/a BNR Cycles 6525 W Hillsborough Avenue Tampa, FL 33634-5058		EIN: 46-1511602 From-To 12/05/2012 to date
JAG Rents LLC 6525 W Hillsborough Avenue Tampa, FL 33613-1626		EIN: 45-0585382 From-To 12/17/2007 to 12/31/2013

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

■ **No**

☐ **Yes. Fill in the details below.**

Name Address (Number, Street, City, State and ZIP Code)	Date Issued

Part 12: **Sign Below**

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to $250,000, or imprisonment for up to 20 years, or both.
18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ John Dave Fornero
John Dave Fornero
Signature of Debtor 1

Signature of Debtor 2

Date May 6, 2016

Date ______

Did you attach additional pages to *Your Statement of Financial Affairs for Individuals Filing for Bankruptcy* (Official Form 107)?

■ No
☐ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

■ No
☐ Yes. Name of Person ______. Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Fill in this information to identify your case:

Debtor 1 **John Dave Fornero**
First Name Middle Name Last Name

Debtor 2
(Spouse if, filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: MIDDLE DISTRICT OF FLORIDA

Case number **8:16-bk-03446**
(if known)

☐ Check if this is an amended filing

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- **creditors have claims secured by your property, or**
- **you have leased personal property and the lease has not expired.**

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Have Secured Claims

1. **For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below.**

Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
Creditor's name: **Joyce Fornero** Description of property securing debt: **2011 Kawasaki Zx 1400CC Unknown miles VIN #JKBZXNC14BA026494; blown engine**	☐ Surrender the property. ☐ Retain the property and redeem it. ■ Retain the property and enter into a *Reaffirmation Agreement.* ☐ Retain the property and [explain]:	☐ No ■ Yes

Part 2: List Your Unexpired Personal Property Leases

For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

Describe your unexpired personal property leases	Will the lease be assumed?
Lessor's name: **Angela Evans** Description of leased Property: **Residential lease agreement for lease of real property located at 12211 Swaying Moss Circle, Riverview, FL 33569**	☐ No ■ Yes

Debtor 1 **John Dave Fornero** Case number (*if known*) **8:16-bk-03446**

Part 3: Sign Below

Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal property that is subject to an unexpired lease.

X **/s/ John Dave Fornero**	**X**
John Dave Fornero	Signature of Debtor 2
Signature of Debtor 1	
Date **May 6, 2016**	Date

Fill in this information to identify your case:	
Debtor 1	John Dave Fornero
Debtor 2 (Spouse, if filing)	
United States Bankruptcy Court for the:	Middle District of Florida
Case number (if known)	8:16-bk-03446

Check one box only as directed in this form and in Form 122A-1Supp:

■ 1. There is no presumption of abuse

☐ 2. The calculation to determine if a presumption of abuse applies will be made under *Chapter 7 Means Test Calculation* (Official Form 122A-2).

☐ 3. The Means Test does not apply now because of qualified military service but it could apply later.

☐ Check if this is an amended filing

Official Form 122A - 1

Chapter 7 Statement of Your Current Monthly Income

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known). If you believe that you are exempted from a presumption of abuse because you do not have primarily consumer debts or because of qualifying military service, complete and file *Statement of Exemption from Presumption of Abuse Under § 707(b)(2)* (Official Form 122A-1Supp) with this form.

Part 1: Calculate Your Current Monthly Income

1. **What is your marital and filing status?** Check one only.
   - ☐ **Not married**. Fill out Column A, lines 2-11.
   - ☐ **Married and your spouse is filing with you.** Fill out both Columns A and B, lines 2-11.
   - ☐ **Married and your spouse is NOT filing with you. You and your spouse are:**
     - ☐ **Living in the same household and are not legally separated.** Fill out both Columns A and B, lines 2-11.
     - ☐ **Living separately or are legally separated.** Fill out Column A, lines 2-11; do not fill out Column B. By checking this box, you declare under penalty of perjury that you and your spouse are legally separated under nonbankruptcy law that applies or that you and your spouse are living apart for reasons that do not include evading the Means Test requirements. 11 U.S.C § 707(b)(7)(B).

Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write $0 in the space.

	Column A Debtor 1	*Column B* Debtor 2 or non-filing spouse
2. **Your gross wages, salary, tips, bonuses, overtime, and commissions** (before all payroll deductions).	$	$
3. **Alimony and maintenance payments.** Do not include payments from a spouse if Column B is filled in.	$	$
4. **All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support.** Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Include regular contributions from a spouse only if Column B is not filled in. Do not include payments you listed on line 3.	$	$

5. **Net income from operating a business, profession, or farm**

	Debtor 1			
Gross receipts (before all deductions)	$			
Ordinary and necessary operating expenses	-$			
Net monthly income from a business, profession, or farm	$	Copy here ->	$	$

6. **Net income from rental and other real property**

	Debtor 1			
Gross receipts (before all deductions)	$			
Ordinary and necessary operating expenses	-$			
Net monthly income from rental or other real property	$	Copy here ->	$	$

7. **Interest, dividends, and royalties**	$	$

Debtor 1 **John Dave Fornero** Case number (*if known*) **8:16-bk-03446**

	Column A **Debtor 1**	*Column B* **Debtor 2 or non-filing spouse**
8. **Unemployment compensation** Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here: For you $ For your spouse $	$	$
9. **Pension or retirement income.** Do not include any amount received that was a benefit under the Social Security Act.	$	$
10. **Income from all other sources not listed above.** Specify the source and amount. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism. If necessary, list other sources on a separate page and put the total below.		
.	$	$
	$	$
Total amounts from separate pages, if any. +	$	$

11. **Calculate your total current monthly income.** Add lines 2 through 10 for each column. Then add the total for Column A to the total for Column B. $ + $ = $ Total current monthly income

Part 2: Determine Whether the Means Test Applies to You

12. **Calculate your current monthly income for the year.** Follow these steps:

12a. Copy your total current monthly income from line 11 **Copy line 11 here=>** $

Multiply by 12 (the number of months in a year) x 12

12b. The result is your annual income for this part of the form 12b. $

13. **Calculate the median family income that applies to you.** Follow these steps:

Fill in the state in which you live.

Fill in the number of people in your household.

Fill in the median family income for your state and size of household. 13. $

To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

14. **How do the lines compare?**

14a. ☐ Line 12b is less than or equal to line 13. On the top of page 1, check box 1, *There is no presumption of abuse.* Go to Part 3.

14b. ☐ Line 12b is more than line 13. On the top of page 1, check box 2, *The presumption of abuse is determined by Form 122A-2.* Go to Part 3 and fill out Form 122A-2.

Part 3: Sign Below

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

X **/s/ John Dave Fornero**
John Dave Fornero
Signature of Debtor 1

Date **May 6, 2016**
MM / DD / YYYY

If you checked line 14a, do NOT fill out or file Form 122A-2.

If you checked line 14b, fill out Form 122A-2 and file it with this form.

Fill in this information to identify your case:

Debtor 1 **John Dave Fornero**

Debtor 2
(Spouse, if filing)

United States Bankruptcy Court for the: Middle District of Florida

Case number **8:16-bk-03446**
(if known)

☐ Check if this is an amended filing

Official Form 122A - 1Supp
Statement of Exemption from Presumption of Abuse Under § 707(b)(2)

12/15

File this supplement together with *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1), if you believe that you are exempted from a presumption of abuse. Be as complete and accurate as possible. If two married people are filing together, and any of the exclusions in this statement applies to only one of you, the other person should complete a separate Form 122A-1 If you believe that this is required by 11 U.S.C. § 707(b)(2)(C).

Part 1 Identify the Kind of Debts You Have

1. **Are your debts primarily consumer debts?** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." Make sure that your answer is consistent with the answer you gave at line 16 of the *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 1).

■ No. Go to Form 122A-1; on the top of page 1 of that form, check box 1, *There is no presumption of abuse,* and sign Part 3. Then submit this supplement with the signed Form 122A-1.

☐ Yes. Go to Part 2.

Part 2: Determine Whether Military Service Provisions Apply to You

2. **Are you a disabled veteran** (as defined in 38 U.S.C. § 3741(1))?

☐ No. Go to line 3.

☐ Yes. Did you incur debts mostly while you were on active duty or while you were performing a homeland defense activity? 10 U.S.C. § 101(d)(1); 32 U.S.C. § 901(1).

- ☐ No. Go to line 3.
- ☐ Yes. Go to Form 122A-1: on the top of page 1 of that form, check box 1, *There is no presumption of abuse,* and sign Part 3. Then submit this supplement with the signed Form 122A-1.

3. **Are you or have you been a Reservist or member of the National Guard?**

☐ No. Complete Form 122A-1. Do not submit this supplement.

☐ Yes. Were you called to active duty or did you perform a homeland defense activity? 10 U.S.C. § 101(d)(1); 32 U.S.C. § 901(1).

- ☐ No. Complete Form 122A-1. Do not submit this supplement.
- ☐ Yes. Check any one of the following categories that applies:
  - ☐ **I was called to active duty after September 11, 2001**, for at least 90 days and remain on active duty.
  - ☐ **I was called to active duty after September 11, 2001**, for at least 90 days and was released from active duty on _______________, which is fewer than 540 days before I file this bankruptcy case.
  - ☐ **I am performing a homeland defense activity for at least 90 days.**
  - ☐ **I performed a homeland defense activity for at least 90 days**, ending on _______________, which is fewer than 540 days before I file this bankruptcy case.

If you checked one of the categories to the left, go to Form 122A-1. On the top of page 1 of Form 122A-1, check box 3, *The Means Test does not apply now*, and sign Part 3. Then submit this supplement with the signed Form 122A-1. You are not required to fill out the rest of Official Form 122A-1 during the exclusion period. The *exclusion period* means the time you are on active duty or are performing a homeland defense activity, and for 540 days afterward. 11 U.S.C. § 707(b)(2)(D)(ii).

If your exclusion period ends before your case is closed, you may have to file an amended form later.

B2030 (Form 2030) (12/15)

United States Bankruptcy Court
Middle District of Florida

In re **John Dave Fornero** Debtor(s)

Case No. **8:16-bk-03446**
Chapter **7**

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

1. Pursuant to 11 U .S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept	$	**2,500.00**
Prior to the filing of this statement I have received	$	**2,500.00**
Balance Due	$	**0.00**

2. The source of the compensation paid to me was:

■ Debtor ☐ Other (specify):

3. The source of compensation to be paid to me is:

■ Debtor ☐ Other (specify):

4. ■ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
d. [Other provisions as needed]
completion of "Means Test" calculations based upon information provided by debtor; preparation of Voluntary Petition for Relief Under Chapter 7 of the Bankruptcy Code, Numbered listing of Creditors, Matrix, Schedules A, B, C, D, E, F, G, H, I and J (assets, liabilities, executory contracts, co-debtors, income and expenses); communications with Trustee, Court personnel, creditors, and counsel for creditors; attendance at Section 341 First Meeting of Creditors.

6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:
objections to claims, valuation of collateral, lien avoidance, redemption or reaffirmation agreements, contested matters, adversary proceedings, appeals, mortgage mediation, and services rendered after entry of Discharge which shall be billed at the regular hourly rate of $325.00 for Ronald R. Bidwell and $75.00 per hour for paralegal service and will be included in a Fee Application to the Court for approval, if necessary. The parties understand and agree that this law firm and individual attorney will not accept representation of Debtor in an adversary proceeding to determine dischargeability of any debt listed by Debtor in the bankruptcy case.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

May 6, 2016
Date

/s/ Ronald R. Bidwell
Ronald R. Bidwell 298867
Signature of Attorney
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